

EXHIBIT 6

Insurance Underwriting - What is the cost of not being a cognitive business ?

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Insurance is reliant on human expertise and skills. The entire insurance value chain is open to disruptive technological transformation in marketing , underwriting, customer engagement, finance, risk assessment and legal support. Integrating cognitive solutions throughout the supply chain provides improvements in efficiency, costs reductions, and revenue gains.

Cognitive underwriting evaluates risk, fraud, compliance and impacts price by improving consistency, accuracy, and sustainable operating efficiency. Carriers have been slow to embrace augmenting the underwriter, and yet it is a significant competitive advantage as it directly impacts a company's imperative of providing superior top line growth.

For the insurance carrier, it requires taking a step into the future and having the foresight to realize that digitalization is more than operational workflows and robotics, customer engagement portals or mobility and signature claim's processing.

Think Radical, Think Big, Think Cognitive.

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